

EXHIBIT 4



PO Box 619097
Dallas, TX 75261

08/11/2022



OUR INFO
ONLINE
www.rightpathservicing.com



YOUR INFO
LOAN NUMBER

PROPERTY ADDRESS
3915 SPOKANE AVENUE
CLEVELAND, OH 44109

5509 1 AB 0.491 T16 P1 AUTO 487729.2-NNNNNN-30881313
JAMES GROVES
C/O DANN LAW
15000 MADISON AVENUE
LAKEWOOD, OH 44107

Dear JAMES GROVES:

We have reviewed your application for mortgage assistance. Please find a summary of the programs for which you were evaluated below, based on the eligibility requirements of Federal Housing Administration (FHA), the owner/guarantor/trustee of your mortgage loan. Federal Housing Administration (FHA) requires us to review your application for the options available to you in a certain order. This means that if you are approved for an option higher in the order, you may not qualify for options that are lower down on the list.

Please note that we have reviewed you for options that would allow you to keep the property and for options that would mean that you would not keep the property. Although you may have requested a specific loss mitigation option, we have evaluated you for all other available options to ensure you have sufficient information to make an informed decision.

- **Partial Claim - Declined**
- **FHA Disaster Modification - Declined**

If approved for any options, please note that these options are available only to the named Borrower(s) referenced above. If you have obtained the property through death, divorce, or other means and you qualify as a successor in interest, you may still be eligible for loss mitigation options, but we will need additional information to confirm your identity and ownership interest in the property. Please contact us to discuss your next steps.

Detailed information about the available loss mitigation programs and our analysis of your eligibility are provided below. You may find you are approved, or conditionally approved, for several different options. If you are eligible for more than one option, you may only accept one offer. Please note the deadlines to respond to each offer because if you do not respond in time, we will treat that as a rejection of the offer. To appeal a modification denial, you must appeal by the specified deadline.

Please be sure to read the instructions related to each option carefully. Please note that, unless specified otherwise, the instructions in each section relate only to the option discussed in that section.

I. Retention Options: Retention options allow a borrower to continue to make payments and remain in the property.

- A. Reinstatement:** A reinstatement is a single lump-sum payment to bring the mortgage current by paying all past due amounts, including amounts paid on a borrower's behalf, if any, as a result of failure to pay the mortgage on time.

To Reinstate your mortgage, please refer to your Monthly Billing Statement.

- B. Modification:** A modification changes the terms of the loan to cure past-due amounts and usually provides for more affordable payments.

You were not approved for the following retention option(s).

RightPath ServicingSM and Mr. Cooper[®] are brand names for Nationstar Mortgage LLC.

Nationstar Mortgage LLC d/b/a RightPath Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



487729.2-5509.1



You were evaluated for mortgage payment assistance based on the eligibility requirements of Federal Housing Administration (FHA), but were declined for the following program(s).

• **Partial Claim - Declined**

• **Denial Reason:** Partial Claim Exceeds Statutory Maximum

We are unable to approve you for this solution because the Partial Claim exceeds 30% of the Unpaid Principal Balance at time of default, which is the maximum allowed.

• **FHA Disaster Modification - Declined**

• **Denial Reason:** Insufficient Monthly Payment Reduction

The required modification terms would result in a principal and interest mortgage payment that is greater than your current principal and interest payment and therefore does not meet the requirements of the program.

Please note, as the servicer of your loan, we are responsible for responding to any questions related to investor requirements or the review of your request for assistance.

Right to Appeal

You have the right to appeal any loan modification denial listed above within 14 calendar days from the date of this notice. The appeal must be in writing, state that you are requesting an appeal of our decision, and must be sent to the mailing address below. You must include in the appeal your name, property address, and mortgage loan number. Please specify the basis for your dispute, and include any documentation you believe is relevant to the appeal, such as property valuation or proof of income.

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Notice of Error/Request for Information
PO Box 619098
Dallas, TX 75261-9741

If you elect to appeal:

- We will provide you a written notice of our appeal decision within 30 calendar days of receiving your appeal. Our appeal decision is final, and not subject to further appeal.
- If you have received another loss mitigation offer, you do not have to accept that offer until resolution of the appeal. If we determine on appeal that you are eligible for a loan modification described above, we will send you an offer for that modification. In that case, you will be given 14 calendar days from the date of the appeal decision to let us know that you intend to accept the current offer or the new modification offer.
- Any unpaid interest, and other unpaid amounts, such as escrows for taxes and insurance, will continue to accrue on your mortgage during the appeal.

II. Non-Retention Options: A non-retention option allows a borrower to transition out of their property without going through foreclosure. Non-retention options include Short Sales or Deeds-In-Lieu (sometimes known as a Mortgage Release).

A. Short Sale: This option permits a borrower to sell their home for less than the balance remaining on the mortgage loan. Depending upon applicable law and investor requirements, a borrower may or may not be required to pay funds to reduce the difference between the amount owed and the approved purchase price.

B. Deed-In-Lieu/Mortgage Release: A Deed-In-Lieu, also called a "Mortgage Release," permits a borrower to voluntarily transfer the property to the owner of the mortgage to satisfy some or all of the mortgage debt. Depending upon applicable law and investor requirements, the borrower may be required to pay funds to reduce the difference between the amount owed on the loan and the value of the property being transferred.

Additional Information Related to All Loss Mitigation Options

Visit us on the web at www.rightpathservicing.com for more information.

Housing Counselors:

For help exploring your options, the Federal government provides contact information for housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp>, the Department of Housing and Urban Development at <https://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>, or by calling 800-569-4287.



Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

If you were denied for any workout option, we may have obtained a credit report or credit score for our evaluation. The consumer reporting agencies that may have provided information, which may have influenced the decision in whole or in part, are listed below. The reporting agencies played no part in the decision and are unable to supply specific reasons why your request for a workout was denied. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have a right to a free copy of your report from the credit reporting agencies, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agencies. Any questions regarding such information should be directed to the credit reporting agencies.

Reporting Agency	Address	Telephone
Equifax Information Services LLC	PO Box 740241 Atlanta, GA 30374	800-685-1111
Experian	PO Box 2002 Allen, TX 75013	888-397-3742
Transunion	PO Box 1000 Chester, PA 19022	866-887-2673

If you have any questions, your Dedicated Loan Specialist is D'Affner Sainvil and can be reached at (833)-685-2590 or via mail at PO Box 619097, Dallas, TX 75261. Our hours of operation are Monday through Friday from 8 a.m. to 7 p.m. (CT). Visit us on the web at www.rightpathservicing.com for more information.

Sincerely,

RightPath Servicing



Notices of Error:

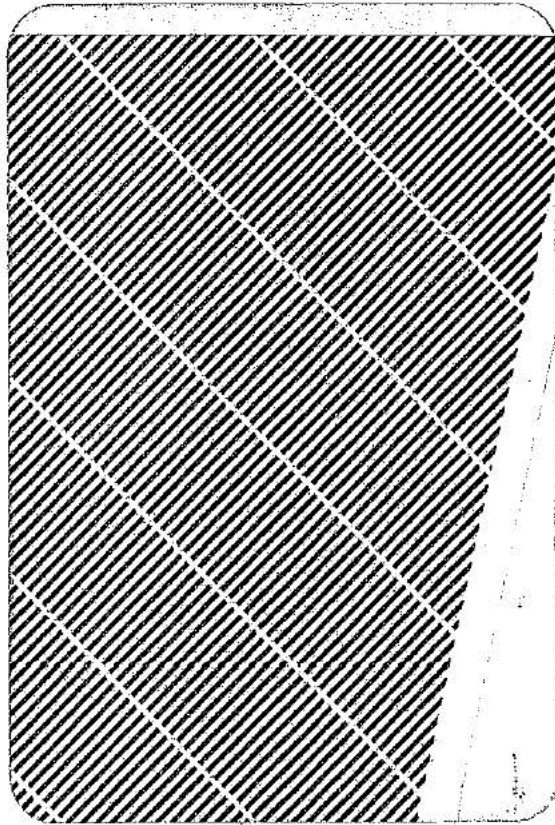
If you believe an error has been made with respect to your mortgage loan, you should provide to us in writing the following information: Your name (and the name of the borrower, if you are an authorized third party), the loan account number, and the error you believe has occurred. To submit a notice of error, you must send this information to the following address:

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Notice of Error/Request for Information
PO Box 619098
Dallas, TX 75261-9741

Requests for Information:

To request information regarding your account, you should provide to us in writing the following information: Your name (and the name of the borrower, if you are an authorized third party), the loan account number, and the information you are requesting with respect to your mortgage loan. To submit a request for information, you must send this information to the following address:

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Dallas, TX 75261-9741



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